

What Is Claimed Is:

1. An individual authentication method, comprising the steps of: registering, together with the personal identification number, personal information relating to private data of a card owner in a device managed directly or indirectly by the card-issuing institution at the time of issuance of a card; randomly selecting for each transaction one or more questions from among a plurality of questions based on said personal information and requesting the card user to answer said questions upon using the card; and verifying the answer contents with the contents of said registered personal information for determining whether the card user is the true card owner.

2. An individual authentication method according to claim 1, wherein said card is a card issued by a financial institution, and the number of questions selected upon using the card is set to increase pursuant to the increase in absolute amount of the transaction or in proportion of the transaction amount in the balance in account.

3. An individual authentication method according to claim 1 or claim 2, wherein the same questions as the questions used upon using the card are used during the personal information registration conducted at the time of issuance of the card.

4. An individual authentication method according to any one of claims 1 to 3, wherein answers to the questions are prepared in a multiple choice system.

5. An individual authentication method according to claim 4, wherein the plurality of choices to each question includes a choice of no right answer, to indicate that there is no right answer to the question in the choices.

6. An individual authentication method according any one of claims 1 to 5, wherein one or both of the question and the response thereto is made by voice.

7. An individual authentication method according to claim 1, wherein said card is a card issued by a financial institution, and when the transaction amount is less than a predetermined amount or when the proportion of the transaction amount in the balance in account is less than a predetermined percentage, personal information is not used as the authentication key and only the personal identification number is used.

8. An individual authentication method according to any one of claims 1 to 7, wherein the database relating to the personal identification number and the database relating to personal information are managed respectively by separate and independent computers, and the information communication between these databases is protected from unauthorized external access.

9. An individual authentication method according to any one of claims 1 to 8, wherein a single question contains a plurality of mutually relating elements of the personal information, so that one meaningful event is represented with the question by combining such plurality of elements.

10. An individual authentication system comprising an authentication terminal for a card user to insert a card and input the authentication key for receiving individual authentication upon using the card, and a host computer for conducting authentication of the card user upon receiving information from said authentication terminal and returning the authentication results to said authentication terminal,

said individual authentication system further comprising:

a personal information database in which is recorded personal information relating to the private data of the card owner;

a question selection unit for randomly selecting a question to be used for current transaction among the plurality of questions based on the personal information recorded in said personal information database;

a question presentation unit for presenting said selected question to the card user and requesting the answer thereto; and

an answer content determination unit for verifying the answer contents of the card user to said question with the contents of said personal information database and determining whether the card user is the true card owner.